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ABSTRACT OF THE DISCLOSURE

In a card-making method and system, an authentication card is made from a raw card having a readable and writable information-storing portion formed therein, by forming the image on the front surface and/or back surface of the raw card and writing individual authentication information in the information-storing portion. Processing information of the raw card is written in the information-storing portion. The image is formed based on the processing information read from the information-storing portion. Individual authentication information of the authentication card is written in the information-storing portion after forming the image. In a heat treatment mechanism for cards, heat treatment is applied to a card having an information-storing portion arranged in part of a surface of a card body of a card, by using a light source as a heating source, to thereby fix an image to the card. A light-blocking plate is arranged such that the light-blocking plate is positioned between the card and the light source to block irradiated light to the information-storing portion. An image-forming apparatus incorporating the heat treatment mechanism is also provided.